

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
GALVESTON DIVISION**

In re:

Steven Lane Jenkins

Debtor(s)

Case No. 15-80367-G5-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2015.
- 2) The plan was confirmed on 03/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/09/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/11/2017, 11/10/2018, 02/07/2019.
- 5) The case was completed on 06/15/2020.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$121,614.62.
- 10) Amount of unsecured claims discharged without full payment: \$164,137.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$178,175.00
Less amount refunded to debtor	\$2,744.46

NET RECEIPTS:	\$175,430.54
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,849.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$13,249.34
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Attorney fees paid and disclosed by debtor:	\$1,125.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMEGY BANK	Unsecured	22,851.82	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	8,152.46	8,326.24	8,326.24	8,326.24	0.00
AMERICAN GENERAL FINANCE	Unsecured	4,774.36	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	5,321.45	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	20,639.28	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	7,100.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK	Unsecured	0.00	NA	NA	0.00	0.00
BMW BANK OF NORTH AMERICA	Unsecured	7,490.31	NA	NA	0.00	0.00
Capital One	Unsecured	21,529.10	NA	NA	0.00	0.00
Capital One	Unsecured	537.49	NA	NA	0.00	0.00
Capital One	Unsecured	813.75	NA	NA	0.00	0.00
Capital One	Unsecured	1,210.23	NA	NA	0.00	0.00
Capital One	Unsecured	1,848.00	NA	NA	0.00	0.00
CHASE	Unsecured	7,036.53	NA	NA	0.00	0.00
CHASE	Unsecured	410.29	NA	NA	0.00	0.00
CHASE	Unsecured	2,461.75	NA	NA	0.00	0.00
CHASE	Unsecured	494.24	NA	NA	0.00	0.00
CIT COMMUNICATIONS FINANCE CC	Unsecured	4,833.98	NA	NA	0.00	0.00
CIT COMMUNICATIONS FINANCE CC	Unsecured	26,821.93	NA	NA	0.00	0.00
CITIBANK	Unsecured	989.74	NA	NA	0.00	0.00
COMERICA BANK	Unsecured	16,069.97	35,922.32	35,922.32	35,922.32	0.00
COMPASS BANK	Unsecured	17,947.33	17,618.60	17,618.60	17,618.60	0.00
CREDIT FIRST N.A. ****	Unsecured	727.02	NA	NA	0.00	0.00
CREDIT ONE	Unsecured	0.00	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICES	Unsecured	3,675.06	NA	NA	0.00	0.00
I C SYSTEM, INC.	Unsecured	226.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE***	Priority	340.05	340.05	340.05	340.05	0.00
INTERNAL REVENUE SERVICE***	Unsecured	NA	267.77	267.77	267.77	0.00
MERRICK BANK	Unsecured	5,017.00	NA	NA	0.00	0.00
Portfolio Recovery Associates, LLC	Unsecured	251.21	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates, LLC	Unsecured	841.21	NA	NA	0.00	0.00
Portfolio Recovery Associates, LLC	Unsecured	4,988.01	NA	NA	0.00	0.00
SBA	Unsecured	30,802.26	29,198.40	29,198.40	29,198.40	0.00
SPRINGLEAF FINANCIAL	Unsecured	9,029.00	NA	NA	0.00	0.00
STATE FARM BANK	Unsecured	5,744.27	6,030.83	6,030.83	6,030.83	0.00
SYNCB	Unsecured	32.79	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK***	Unsecured	971.76	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	39,601.67	64,476.99	64,476.99	64,476.99	0.00
YELLOW BOOK SALES AND DISTRIB	Unsecured	1,213.92	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$340.05	\$340.05	\$0.00
TOTAL PRIORITY:	\$340.05	\$340.05	\$0.00
GENERAL UNSECURED PAYMENTS:	\$161,841.15	\$161,841.15	\$0.00

Disbursements:

Expenses of Administration	<u>\$13,249.34</u>
Disbursements to Creditors	<u>\$162,181.20</u>
TOTAL DISBURSEMENTS :	<u>\$175,430.54</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/22/2020

By: /s/ William E. Heitkamp

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.